

**Form 309**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Sharon Emerick**  
*Debtor(s)*

Case No. 15-70226-JAD  
Chapter: 13

Related to Dkt. No. 48

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *The 5th of April, 2019*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is ***DISMISSED, without prejudice***. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller  
United States Bankruptcy Judge

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Sharon Emerick  
 Debtor

Case No. 15-70226-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel  
 Form ID: 309

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db  
 14021093 +Sharon Emerick, 460 Hyndman Road, Hyndman, PA 15545-7445  
 14089856 +1st Peoples Community, 153 Baltimore Street, Cumberland, MD 21502-2358  
 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 14021099 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 14021100 +Collection Svc Center, Attn:Collections, Po Box 1613, Cumberland, MD 21501-1613  
 14021102 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
 (address filed with court: Focus Receivables Mana, 1130 Northchase Parkway Suite 150,  
 Marietta, GA 30067)  
 14021108 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,  
 Lewisville, TX 75067)  
 14021109 +Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783  
 14886473 +U.S. Bank Trust National Association, c/o BSI Financial Services,  
 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14021094 +EDI: BANKAMER.COM Apr 06 2019 06:08:00 Bank of America,  
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 14021096 +EDI: CAPITALONE.COM Apr 06 2019 06:08:00 Capital One, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 14021095 +EDI: CAPITALONE.COM Apr 06 2019 06:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14093273 EDI: CAPITALONE.COM Apr 06 2019 06:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14021097 +E-mail/Text: COLLECTIONS@CHESSIEFCU.ORG Apr 06 2019 02:19:25 Chessie FCU,  
 141 Baltimore Street, Cumberland, MD 21502-2359  
 14021098 +E-mail/Text: COLLECTIONS@CHESSIEFCU.ORG Apr 06 2019 02:19:25 Chessie Fcu, 15 Commerce Dr,  
 Cumberland, MD 21502-1058  
 14021101 +EDI: CCUSA.COM Apr 06 2019 06:08:00 Credit Coll USA, Ccusa/Attn:Bankruptcy,  
 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209  
 14021103 +EDI: HFC.COM Apr 06 2019 06:08:00 Hsbc Bank, 95 Washington Street,  
 Buffalo, NY 14203-3006  
 14021104 +EDI: HFC.COM Apr 06 2019 06:08:00 Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263,  
 Carol Stream, IL 60197-5263  
 14021105 EDI: JEFFERSONCAP.COM Apr 06 2019 06:08:00 Jefferson Capital Systems, 16 Mclelland Rd,  
 Saint Cloud, MN 56303  
 14021107 +EDI: MID8.COM Apr 06 2019 06:08:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 14021110 +E-mail/Text: bankruptcy@firstenergycorp.com Apr 06 2019 02:18:47 West Penn Power,  
 c/o First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC  
 cr U.S. Bank Trust National Association, as Trustee o  
 14030472\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)  
 14021106 ##+Lavale Collection Agen, 101 Woolworth Ave, Lavale, MD 21502-7153

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: jhel  
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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com  
Fred W. Freitag, IV on behalf of Debtor Sharon Emerick Zekep@mcclrathlaw.com,  
sharlam@mcclrathlaw.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Sharon Emerick ecf@mcclrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7